

**FILED****UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA**

SEP 03 1999

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

IN RE:

GLEN LYNE and  
MELISSA LYNE

Debtor

AT&T UNIVERSAL CARD SERVICES  
Plaintiff

vs

MELISSA LYNE

Defendant

99 02086 R  
Ch 7

Adv 99 0187 R

**STIPULATED JUDGMENT**The above matter comes on before the Court the 3 day of SEPTEMBER 1999.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, AT&T Universal Card Services, by the Defendant, Melissa Lyne, in the amount of \$2,100.00, is determined to be non-dischargeable.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$2,100.00, without interest, provided the payments are made in conformity with this judgment, if the payments are not made in conformity with the judgment then the judgment shall accrue applicable interest from this date.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon the payment to the Plaintiff of monthly installments in the sum of \$100.00, payable in consecutive monthly payments beginning October

DOCKETED 9-3 99  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

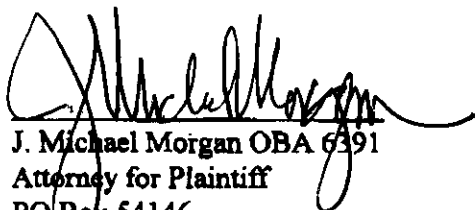


5, 1999, and on the 5th day of each month thereafter until paid in full. Should the Defendant default upon any payment by more than ten (10) days, then interest shall accrue upon the unpaid balance at the statutory rate and further the Plaintiff may execute upon this judgment until the same is paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payments made upon this judgment shall be directed to Plaintiff at the address below until satisfied.

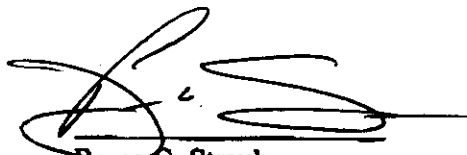


Dana Rasure  
United States Bankruptcy Judge

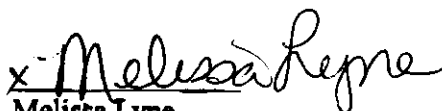


J. Michael Morgan OBA 6391  
Attorney for Plaintiff  
PO Box 54146  
Tulsa, OK 74155  
(918) 491-2006

Universal Bank N.A.  
PO Box 8029  
Hackensack, NJ 07606-8029



Bruce G. Straub  
Attorney for Defendant  
3105 E. Skelly Dr Ste 607  
Tulsa, OK 74105  
(918) 743-0110



Melissa Lyne  
Defendant  
9148 E. Newton Street  
Tulsa, OK 74115